

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Michael L. Roerick
Serial No.: 09/920,546
Confirmation No.: 5942
Filed: August 1, 2001
Group: 3691
Examiner: Thu Thao Havan
For: MESSAGE FORMAT FOR COMMUNICATING FINANCIAL
INFORMATION

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

AMENDMENT AND RESPONSE TO OFFICE ACTION

This communication is responsive to the Examiner's Office Action mailed December 31, 2007.

Amendments to the Claims are reflected in the listing of claims beginning on page 2 of this paper.

Remarks/Arguments begin on page 11 of this paper.